



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

Authorized Agent for Secured Creditor
130 Clinton Road, Lobby B, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-8886

Harold Kaplan (HK0226)

In Re:

Christopher T. Stanek,

Debtor,

Jean Stanek,

Joint Debtor.

Order Filed on April 17, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-10988-ABA

Chapter: 13

Hearing Date: April 20, 2020

Judge: Andrew B. Altenburg Jr.

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: April 17, 2020


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Secured Creditor: NATIONSTAR MORTGAGE, LLC D/B/A MR. COOPER

Secured Creditor's Counsel: RAS Citron, LLC

Debtors' Counsel: Victor Druziako, Esq.

Property Involved ("Collateral"): 82 York Street, Bridgeton, NJ 08302

- Relief sought:
- Motion for relief from the automatic stay
 - Motion to dismiss
 - Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor brought account current subsequent to the Motion for Relief from Stay being filed on March 27, 2020.

Funds Held In Suspense \$0.00.

Total Arrearages Due \$0.00.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on April 1, 2020, regular monthly mortgage payments shall continue to be made in the amount of \$716.04.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: Nationstar Mortgage LLC
ATTN: Bankruptcy Dept
PO Box 619094
Dallas, Texas 75261-9741

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

To the Secured Creditor within _____ days..

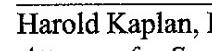
Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.


Victor Druziako, Esq.
Attorney for Debtor(s)

Date: 4/17/20

/s/ Harold Kaplan


Harold Kaplan, Esq.
Attorney for Secured Creditor

Date: 4/17/2020

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 Christopher T. Stanek
 Jean Stanek
 Debtors

Case No. 18-10988-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Apr 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2020.

db/jdb +Christopher T. Stanek, Jean Stanek, 82 York St., Bridgeton, NJ 08302-2124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Harold N. Kaplan on behalf of Creditor NATIONSTAR MORTGAGE, LLC D/B/A MR. COOPER
 hkaplan@rasnj.com, informationathnk@aol.com
 Harold N. Kaplan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 hkaplan@rasnj.com, informationathnk@aol.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
 summarymail@standingtrustee.com
 Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
 John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
 ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
 R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 bankruptcy@feinsuch.com
 R. A. Lebron on behalf of Creditor NATIONSTAR MORTGAGE, LLC D/B/A MR. COOPER
 bankruptcy@feinsuch.com
 Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 smncina@rascrane.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
 Victor Druziako on behalf of Joint Debtor Jean Stanek bkdruziako@aol.com
 Victor Druziako on behalf of Debtor Christopher T. Stanek bkdruziako@aol.com

TOTAL: 14